Strategic Onboarding
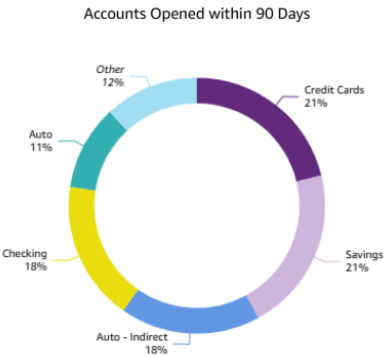## Using STICK & FRAME to Deepen Relationships

KEYs.ai helps financial institutions (FIs) create smarter onboarding strategies by identifying key engagement periods, demographic insights, and current customer or member usage. Instead of losing new customers or members to inactivity and abandoned accounts, banks and credit unions can use data to keep them engaged beyond the initial account opening.
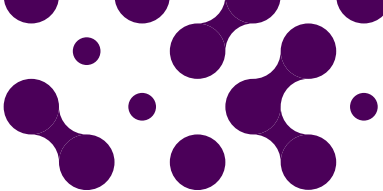
- **Boosts product adoption** – Identifies the best cross-sell opportunities within the first 180 days.
- **Reduces churn risk** – Engages inactive customers or members before they leave.
- **Strengthens long-term relationships** – Ensures consistent touchpoints beyond onboarding.

Use Case

A financial institution using KEYs.ai STICK can see its product adoption profile and order. In this example, the lead product is typically Auto—Indirect followed by Savings, Checking, and Credit Cards. The Open # is the average order the products are opened in. In this case, the FI onboards most new customers or members with indirect auto loans. It builds an onboarding journey modeled on existing customer or member behaviors, starting with checking and savings, then following up with credit card offers. The FI can also see which products are opened within the first 90 days, helping drive the onboarding process and providing performance benchmarks.

	Start Here	Growth - Marketing Impact	Growth - Drivers	Strategy	**Adoption**	Penetration

Controls   Relationship Type All   Branch All   Tenure All   Generation All

Deciphering Customer Needs: Strategic Insights from the Product Adoption Sequence

Auto - Indirect		Savings		Checking		Credit Cards		Money Market		Mortgage		Auto		Home Equity		Personal Loan		I
Open #	Orig Bal	Open #	Orig Bal	Open #	Orig Bal	Open #	Orig Bal	Open #	Orig Bal	Open #	Orig Bal	Open #	Orig Bal	Open #	Orig Bal	Open #	Orig Bal	Open #
1.65	$24,005	2.35	$3,022	2.98	$1,319	4.4	$4,531	5.32	$36,193	5.82	$161,075	5.9	$23,020	6.83	$52,346	6.97	$6,845	8.04

Accounts Opened within 90 Days

- Other 12%
- Credit Cards 21%
- Savings 21%
- Auto - Indirect 18%
- Checking 18%
- Auto 11%

Additionally, FRAME is used to segment customers or members by demographics and financial behavior, ensuring alignment with marketing campaigns. The product Auto—Indirect, less than one year, is selected to understand who these new customers or members are and gain insight into their engagement and demographics while improving campaigns. In this case, Gen Y and X are 63% of new customers or members, which helps the institution focus its marketing to more strongly relate to these generations.

Household Count	Average HH Age	Unique Prod/HH	Avg HH Tenure
5,014	46	2.4	3

Generation Summary

- Other 1%
- Baby Boomers 17%
- Generation Z 18%
- Generation X 26%
- Generation Y 37%